

Fill in this information to identify your case:

of 4

Debtor 1 First Name	Sheryal	M.	Ruff	FILED
Debtor 2 (Spouse, if filing) First Name		Middle Name	Last Name	UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS
United States Bankruptcy Court for the: Northern District of Illinois				<input checked="" type="checkbox"/> MAR 21 2016
Case number (if known)	<u>16-9668</u>			<u>JEFFREY P. ALLSTEADT, CLERK</u>

 Check if this is an amended filing**Official Form 103B****Application to Have the Chapter 7 Filing Fee Waived**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: Tell the Court About Your Family and Your Family's Income**1. What is the size of your family?**

Your family includes you, your spouse, and any dependents listed on Schedule J: Your Expenses (Official Form 106J).

Check all that apply:

- You
 Your spouse
 Your dependents

0

How many dependents?

1

Total number of people

2. Fill in your family's average monthly income.

Include your spouse's income if your spouse is living with you, even if your spouse is not filing.

Do not include your spouse's income if you are separated and your spouse is not filing with you.

That person's average monthly net income (take-home pay)

You \$ 0.00Your spouse + \$ 0.00Subtotal..... \$ 0.00— \$ 0.00

Add your income and your spouse's income. Include the value (if known) of any non-cash governmental assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

If you have already filled out Schedule I: Your Income, see line 10 of that schedule.

Subtract any non-cash governmental assistance that you included above.

Total..... \$ 0.00**3. Do you receive non-cash governmental assistance?**

- No
 Yes. Describe.....

Type of assistance

4. Do you expect your family's average monthly net income to increase or decrease by more than 10% during the next 6 months?

- No
 Yes. Explain.....

5. Tell the court why you are unable to pay the filing fee in installments within 120 days. If you have some additional circumstances that cause you to not be able to pay your filing fee in installments, explain them.

I got laid off from my employer and currently have NO income. Please, consider waiving my court fee.

Part 2: Tell the Court About Your Monthly Expenses**6. Estimate your average monthly expenses.**

Include amounts paid by any government assistance that you reported on line 2. \$ 1,230.00

If you have already filled out *Schedule J: Your Expenses*, copy line 22 from that form.

7. Do these expenses cover anyone who is not included in your family as reported in line 1? No Yes. Identify who.....

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8. Does anyone other than you regularly pay any of these expenses? No Yes. How much do you regularly receive as contributions? \$ _____ monthly

If you have already filled out *Schedule I: Your Income*, copy the total from line 11.

9. Do you expect your average monthly expenses to increase or decrease by more than 10% during the next 6 months? No Yes. Explain

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Part 3: Tell the Court About Your Property

If you have already filled out *Schedule A/B: Property (Official Form 106A/B)* attach copies to this application and go to Part 4.

10. How much cash do you have?

Examples: Money you have in your wallet, in your home, and on hand when you file this application

Cash: \$ 0.00**11. Bank accounts and other deposits of money?**

Examples: Checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, and other similar institutions. If you have more than one account with the same institution, list each. Do not include 401(k) and IRA accounts.

Institution name:	Amount:
Checking account:	\$ <u>0.00</u>
Savings account:	\$ <u>0.00</u>
Other financial accounts:	\$ <u>0.00</u>
Other financial accounts:	\$ <u>0.00</u>

12. Your home? (if you own it outright or are purchasing it)

Examples: House, condominium, manufactured home, or mobile home

Number Street	Current value:
City	Amount you owe on mortgage and liens:

13. Other real estate?

Number Street	Current value:
City	Amount you owe on mortgage and liens:

14. The vehicles you own?

Examples: Cars, vans, trucks, sports utility vehicles, motorcycles, tractors, boats

Make:	Current value:
Model:	\$ <u>0.00</u>
Year:	Amount you owe on liens:
Mileage	\$ <u>0.00</u>
Make:	Current value:
Model:	\$ <u>0.00</u>
Year:	Amount you owe on liens:
Mileage	\$ <u>0.00</u>

15. Other assets?

Do not include household items and clothing.

Describe the other assets:

Current value: \$ 0.00

Amount you owe
on liens: \$ 0.00**16. Money or property due you?**

Examples: Tax refunds, past due or lump sum alimony, spousal support, child support, maintenance, divorce or property settlements, Social Security benefits, workers' compensation, personal injury recovery

Who owes you the money or property?**How much is owed?** Do you believe you will likely receive payment in the next 180 days?

\$ 0.00

 No

\$ 0.00

 Yes. Explain:**Part 2****Answer These Additional Questions****17. Have you paid anyone for services for this case, including filling out this application, the bankruptcy filing package, or the schedules?** No Yes. Whom did you pay? Check all that apply: An attorney A bankruptcy petition preparer, paralegal, or typing service Someone else _____**How much did you pay?**

\$ 100.00

18. Have you promised to pay or do you expect to pay someone for services for your bankruptcy case? No Yes. Whom do you expect to pay? Check all that apply: An attorney A bankruptcy petition preparer, paralegal, or typing service Someone else _____**How much do you expect to pay?**

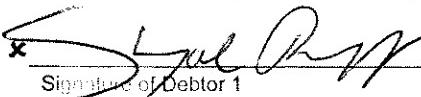
\$ 0.00

19. Has anyone paid someone on your behalf for services for this case? No Yes. Who was paid on your behalf? Check all that apply: An attorney A bankruptcy petition preparer, paralegal, or typing service Someone else _____**Who paid? Check all that apply:** Parent Brother or sister Friend Pastor or clergy Someone else _____**How much did someone else pay?**

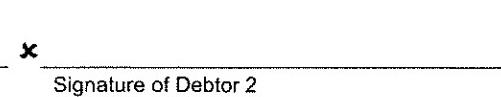
\$ 0.00

20. Have you filed for bankruptcy within the last 8 years? No Yes. District _____ When _____ Case number _____
MM/ DD/ YYYYDistrict _____ When _____ Case number _____
MM/ DD/ YYYYDistrict _____ When _____ Case number _____
MM/ DD/ YYYY**Part 3** Sign Below

By signing here under penalty of perjury, I declare that I cannot afford to pay the filing fee either in full or in installments. I also declare that the information I provided in this application is true and correct.



Signature of Debtor 1

Date 3-17-16
MM / DD / YYYY


Signature of Debtor 2

Date MM / DD / YYYY

Fill in the information to identify the case:			
Debtor 1	First Name	Middle Name	Last Name
Sheryal	M.	Ruff	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Northern District of Illinois			
Case number (if known)	16-9668		

Order on the Application to Have the Chapter 7 Filing Fee Waived

After considering the debtor's *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B), the court orders that the application is:

- [] **Granted.** However, the court may order the debtor to pay the fee in the future if developments in administering the bankruptcy case show that the waiver was unwarranted.
- [] **Denied.** The debtor must pay the filing fee according to the following terms:

You must pay...	On or before this date...
\$ _____	Month / day / year
\$ _____	Month / day / year
\$ _____	Month / day / year
+ \$ _____	Month / day / year
Total	

If the debtor would like to propose a different payment timetable, the debtor must file a motion promptly with a payment proposal. The debtor may use *Application for Individuals to Pay the Filing Fee in Installments* (Official Form 103A) for this purpose. The court will consider it.

The debtor must pay the entire filing fee before making any more payments or transferring any more property to an attorney, bankruptcy petition preparer, or anyone else in connection with the bankruptcy case. The debtor must also pay the entire filing fee to receive a discharge. If the debtor does not make any payment when it is due, the bankruptcy case may be dismissed and the debtor's rights in future bankruptcy cases may be affected.

- [] **Scheduled for hearing.**

A hearing to consider the debtor's application will be held

on _____ at _____ AM / PM at _____.
Month / day / year Address of courthouse

If the debtor does not appear at this hearing, the court may deny the application.

By the court: _____
Month / day / year United States Bankruptcy Judge